



# The School Club Zambia UK

Trustees' Annual Report and Accounts for the year ending 31<sup>st</sup> December 2019

Registered Office  
103 Victoria Road, London, N22 7XG

Charity Name  
The School Club Zambia UK

Charity Number  
1182028

**THE SCHOOL CLUB ZAMBIA UK**  
**Trustees Annual Report and Accounts for the year ended**  
**31<sup>st</sup> December 2019**

The trustees present their report and accounts for the year ended 31st December 2019. The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (effective 1 January 2015).

### **Public Benefit**

The trustees have had due regard to the Charity Commission guidance on public benefit reporting in deciding what activities the charity should undertake. The remainder of this report illustrates the activities undertaken to support the public benefit requirement.

### **Charity Trustees**

Hesther Levy (resigned May 2020), Trish Corzine, Neelan Santhirarajah, Hannah Kerrigan, Abeer Itrakjy, John Kirkland OBE (appointed June 2020)

### **Senior Management**

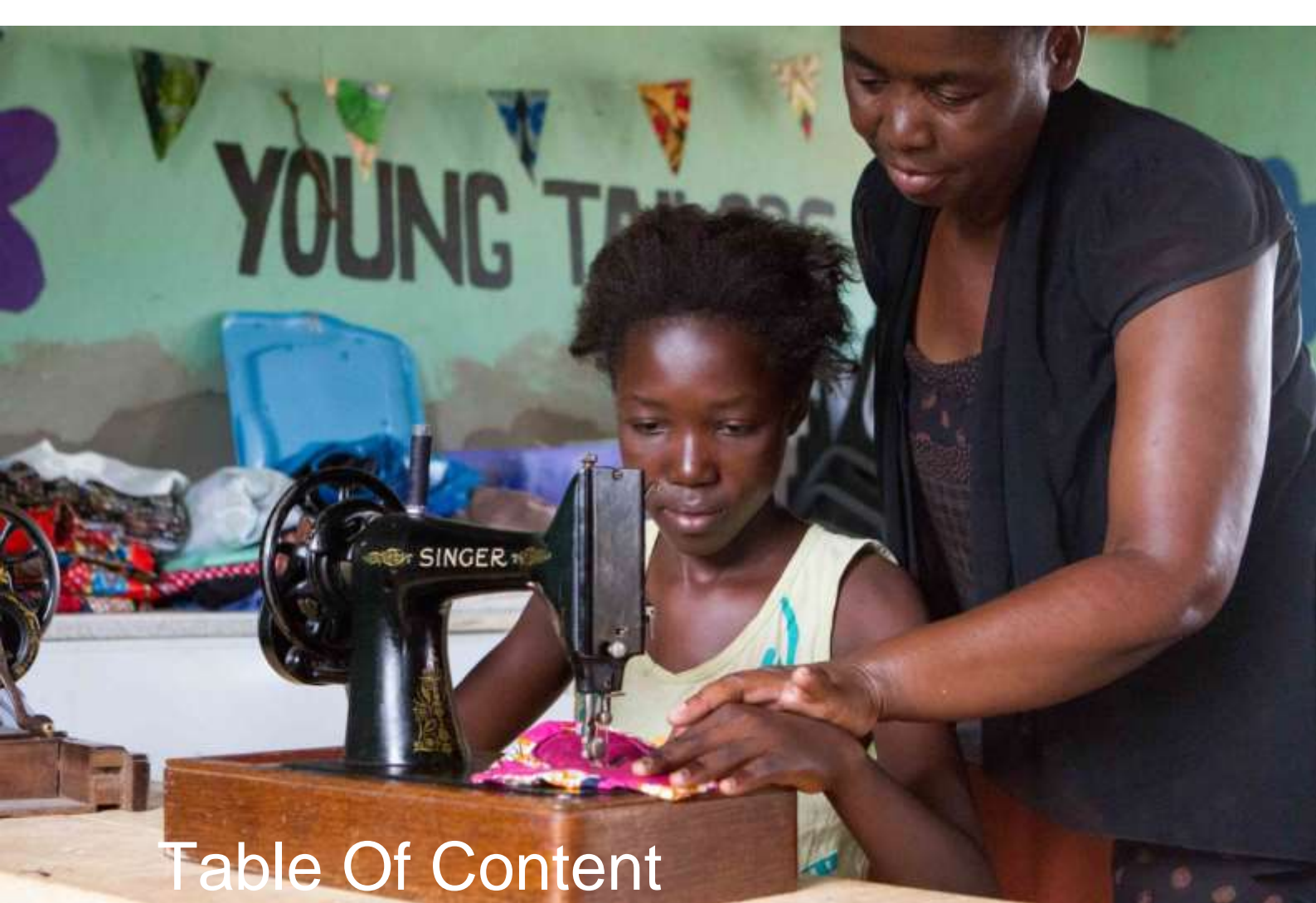
Lois Cochrane (Director of Operations), Victoria Copeland (Country Manager), Poppy Gilbert (UK Programme Manager), Sunster Siakubandu (Zambia Programme Manager)

### **Bankers**

Lloyds Bank plc 142 Muswell Hill Broadway, London, N10 3RY, U.K  
Absa Bank (formerly Barclays) P.O Box 31936, Livingstone, Zambia

### **Independent Examiner**

Revd Keith Stephenson, FCMA, MA, MBA 25B Montpelier Road, London W5 2QT



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# Structure and organisation

The School Club Zambia is a registered charity that was established in February 2011 and registered in February 2014. In February 2018 the charity converted to a Charitable Incorporated Organisations (CIO) with the UK Charity Commission with a new registration number of 1182028.

SCZ operates according to its constitution and is managed by the trustees who meet quarterly to consider the progress of the charity, its future direction and financial stability. The School Club Zambia is a partnership between our UK registered charity and Zambian registered NGO. SCZ UK and SCZ Zambia are legally two separately registered organisations but the two boards work together towards a shared strategic plan.

We have 3 paid staff members based at the SCZ Head Office in the rural Sinazongwe District, Zambia, which is rented for free due to the generosity of Zongwe Farming Enterprises. In 2019 our paid staff in Zambia were a Programme Manager, Gender and Youth Officer and in June we welcomed our new Enterprise Committee Officer. In 2019 our UK staff were a Director of Operations and Country Manager who work between the UK and Zambia. We also hired our first UK Programme Manager who works part-time from her home.



The Trustees in Zambia and the UK are appointed through election at general meetings and as per the corresponding constitutions and laws, the number of trustees must not be less than 3 in the UK and 5 in Zambia, but shall not be subject to a maximum, unless agreed at a general meeting. The charity must have a Chair, a Secretary and a Treasurer. In 2019 we elected a UK and Zambian Safeguarding Officer to the Boards, as well as a Whistleblowing Officer to strengthen our internal protection policies.

## The School Club Zambia UK Trustees

### Hester Levy (Chair)

has been visiting Zambia in a professional and personal capacity for over 20 years. Having obtained a Masters degree in African politics from SOAS, she has since worked in both public & private sectors for organisations such as the Commonwealth Partnership for Technology Management, Microsoft and INTO University Partnerships.

### Trish Corzine

is a Zimbabwean who has been living and working in the UK for many years but still has a house in Harare. She has recently semi - retired from corporate life. She was a main board director of The Restaurant Group, at the time of writing a FTSE 250 plc, and Managing Director of one of the group's divisions.

### Neelan Santhirajah (Treasurer)

visited Zambia in 2017, and having seen the work and impact of School Club Zambia, he was excited to join the board as our Treasurer. Neelan has a degree in math and economics and he is a qualified Accountant by background, currently working in the finance industry for T.Rowe Price in London.

### Hannah Kerrigan (Secretary)

has over 8 years of experience in the not-for-profit sector including working in Zambia as a philanthropy manager of a large corporate company for over 2 years. Hannah completed a Masters in Finance in 2015 and is currently the Head of Public Sector Partnerships at the Prince's Trust Scotland.

### Abeer Itrakjy (Safeguarding Officer)

joined the board in 2018 but has been supporting School Club Zambia as a monthly donor since 2011! Abeer has a Masters Degree in Pharmacy from the University of Manchester and is currently employed as an Innovation Manager at the NHS London.

### John Kirkland OBE (Incoming Chair)

joined the board in June 2020 as our newly elected Chair. John has over twenty years of experience in education and international development including periods between 1999 and 2017 as Deputy Secretary-General of the Association of Commonwealth Universities and Executive Secretary of the Commonwealth Scholarship Commission. John is currently employed as Chief Operating Officer at the National Institute of Economic and Social Research

## Chairperson's Comments



As a charity it is critical to keep asking why this work is needed and assess what difference is being made



## THE SCHOOL CLUB ZAMBIA UK

### Trustees Annual Report and Accounts for the year ended 31<sup>st</sup> December 2019



**Hesther Levy (former UK Chair)**

*Although it falls to me to formally present the 2019 annual report, credit for what has been a significant year of progress rests entirely with my colleagues, and in particular my predecessor. Hesther who retired earlier this year after five years exceptional service. She is a very hard act to follow, and I know that the entire Trustees would want to join with me in recording their thanks. With typical thoroughness, Hesther has provided the text below.*

It has been a year of action for all of us at School Club Zambia, as we expanded our reach into even more remote communities and continued to build upon the successes of our 4-tiered innovative model. During 2019, we managed to more than double our income which allowed us to expand into 4 additional rural schools, with 2 more schools planning to join us in 2020. We secured our first multi-year programme funding through a partnership with the UK Department for International Development (DFID) and the Addax and Oryx Foundation in Geneva. This funding will be transformational in enabling us to plan effectively and bring reassurance to the 54 communities that we now work in. We continued to strengthen our relationships with many of our existing partners and managed to end the year with more focus and determination than ever before!

Much of our ability to fundraise so successfully during 2019 was based on our ability to report on the meaningful impact our work has achieved over the last 8 years and demonstrate what this means to the communities that we work with. It is important to mention that our office and our teams' homes are based in rural Sinazongwe district, so we are not just a partner organisation to the communities here, they are our neighbours, teachers and friends too. As a charity it is critical to keep asking why you are doing this work and assess what difference you are making. It is only through looking at school statistics of enrolment and drop out numbers, pass rates, literacy levels, reported cases of child marriages and teen pregnancies alongside talking to the children and families on a personal level, that you can gauge what you are doing well and where as an organisation you can do better.

In 2019 we are proud to report that the school that we have invested the most time and resources in, Kariba South Primary now has a pass rate of over 90% for grade 7 students compared to an average of 50% for the district and 10% for a neighbouring school of a similar size. Kariba South had an English literacy rate of just 16% when we first partnered with them in 2012 but moreover the SCZ team remember that very few children could even write their names. Kariba South caters for over 600 children along the rural fishing village of Siansowa, where we are proud to say that they now all have access to a quality education as well as vocational training opportunities through the schools' young tailors, young farmers and happy layers clubs!

*The growth of the past year has been the latest phase in a five year period in which, under Hesther's leadership, the organisation has grown from a budget of under £8,000, to one which is able to implement a range of complex and life-changing projects, changing the lives of beneficiaries and winning the confidence of major donors. I know she would want me to thank both our team and supporters for their outstanding contributions.*

A handwritten signature in black ink that reads "John Kirkland".

John Kirkland  
Chair

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**“It was one girl but to us it means the world”**

Lois Cochrane (Co-Founder and Director of Operations)

Alice, our Gender and Youth Officer called me excitedly one Friday evening to tell me about the events of her day, after spending the week running workshops at one of our most remote partner schools. At the end of that particular day’s workshop, one girl had told her how much the information she had been given had changed her opinion on herself and how after recently dropping out of school, she was now going to re-enrol. It was one girl but to us it means the world every time a girl finds a new reason to continue her education. The week had started with many of the girls not being able to tell us even one form of contraception or explain how they got their period. We had been conducting workshops on sexual reproductive health rights, menstrual hygiene management and family planning and the conversations during the week had unveiled how scared, uniformed and unprepared the girls were to lead healthy lives as young adults.. Many of these girls are under the age of 14 and this simple act can have a spiralling effect on their lives and chances of fulfilling their potential. Lack of information, low quality education and illiteracy does not only lead to reducing livelihood options, but it is also a direct cause of untold suffering and death amongst young women in rural Zambia.

As School Club Zambia has grown as an organisation, so has our commitment to addressing the most urgent needs of the 54 communities where we now work, as directed by the children and young adults whose opinion we value the most. We will continue to peruse our dream of helping every young Zambian to receive an education that will best equip them with the skills needed for a fast-changing world. The challenges that this generation of rural young people face are immense, from unemployment, climate change to lack of even a basic understanding on their bodies. We believe more than ever before that schools hold the key to unlocking rural children’s potential across Zambia, but they need support to deliver the high quality, vocational and creative education that will make a difference. Our programmes during 2019 has included creating more job opportunities for farmers through two school-run agricultural hub shops; establishing a pre-school classroom in recognition of the importance of the foundation provided by early-years education; training over 300 girls and continuing to support our schools with entrepreneurship training through a new school enterprise challenge and enterprise committee support.

I want to personally thank the whole SCZ team and all of our incredible supporters for continuing to work so hard to change lives here in Sinazongwe. In particular, I’d like to thank all of our Generation Changers who are the backbone of our work, many of whom have kindly given a monthly gift since we 2011!

We very hope that you enjoy reading more of what we have been up to during 2019 in this report.

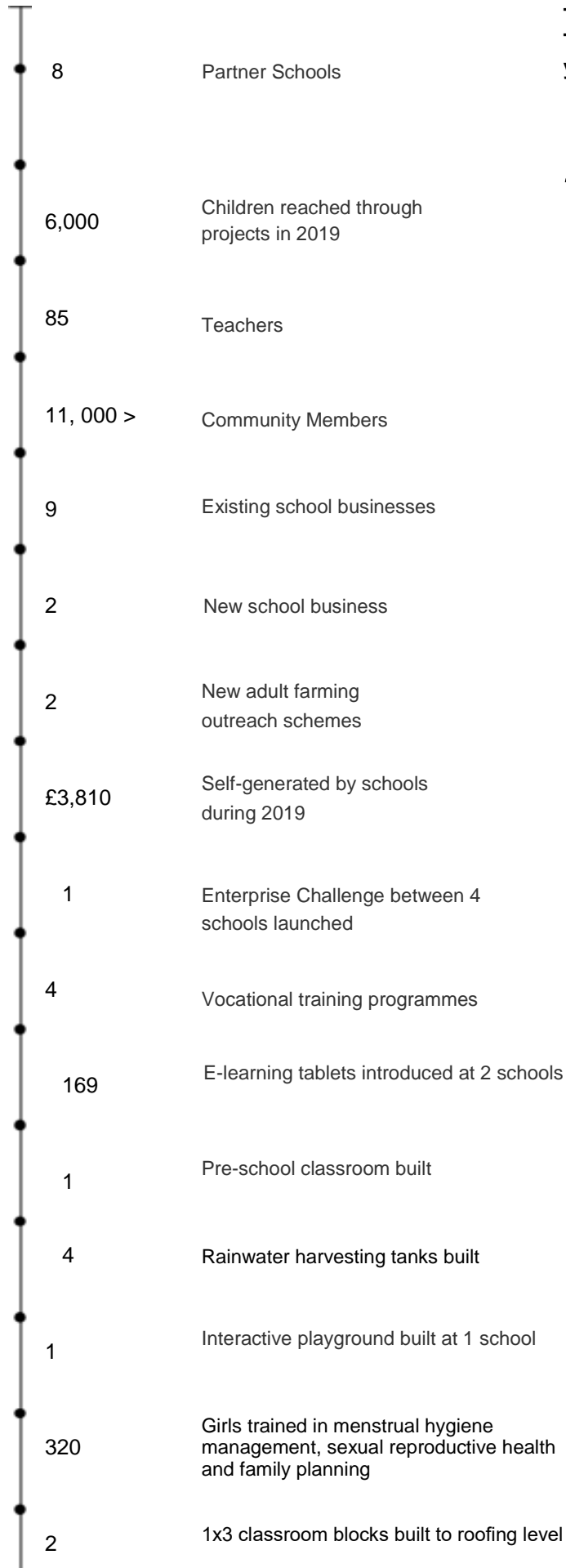
Warmest wishes,

*Lois Cochrane*

Lois Cochrane



# 2019 in Numbers



**THE SCHOOL CLUB ZAMBIA UK**  
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We believe that education is the key to unlocking the full potential of children living in poverty across Zambia. Our dedicated team in Sinazongwe and London have provided hands on financial and technical support to 12 schools, across 3 districts in Zambia since 2011.

## OUR VISION

Every child has access to a high quality, vocational and relevant education leading to future job security and positive life opportunities.

## OUR MISSION

To support vulnerable schools with a relevant financial model, leading to financial and environmental sustainability of schools and enhanced levels of education. Our model aims to provide schools with a means to self- generate adequate funding to implement the Zambian curriculum effectively, whilst simultaneously providing sustainable livelihood opportunities through skills training in entrepreneurship, literacy and addressing the particular barriers girls face in becoming entrepreneurs.

## HOW WE WORK

School Club Zambia's team in Zambia lead in the development of all programmes by simply listening to the children and communities at our partner schools. We help schools to write long-term development plans and we hold focus groups with the schools' students to understand how they would like us to improve our work. We then work with the Ministry of Education to make the long-term visions of those children and communities a reality.

**"I never knew that farming could be conducted on such a large scale. Our visit to a commercial farm opened my eyes to so many possibilities!"**

SCZ Young Farmer, 2019

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**Why do we believe that it is essential that we work in partnership with rural schools in Zambia to implement our 4 impact areas of self-financing schools, vocational education, literacy development and girls education?**



1,000 people join the labour market every day in Zambia with few formal job opportunities (DFID UK report)



Over 1/2 of all girls in Zambia will experience violence in their lives (DFID UK Report) whilst 77% will never receive a full 12 years of schooling (UNICEF; 2018)



15% of children in Zambia are underweight and 40% are stunted. 60% of children living in rural Zambia are deprived of at least 3 simultaneous basic needs such as access to education, adequate housing, food and water (UNICEF, 2018)

The School Club Zambia exists to upskill and innovate the education system in rural Zambia. We believe in assisting schools to start and manage school-run businesses that will generate much needed income for school overheads whilst providing more business opportunities for the whole community and vocational training opportunities for youth. In 2014 we added literacy development and girls education as a core component of our work.



All projects focus on long-term development, that ensures financial and environmental sustainability for our communities. This includes recycling waste, using solar power, rainwater harvesting and organic agricultural practices wherever possible.

# Self-Financing Schools



## Total Income generated in 2019

**£ 2,238**

KARIBA SOUTH  
PRIMARY SCHOOL

Location: Sinazongwe District,  
Southern Province  
Pupils: 584  
Teachers: 14  
School Enterprises: 4

**£ 722**

SIANSOWA  
PRIMARY SCHOOL

Location: Sinazongwe District,  
Southern Province  
Pupils: 701  
Teachers: 12  
School Enterprises: 1

**£ 528**

CHISYABULUNGU  
PRIMARY SCHOOL

Location: Sinazongwe District,  
Southern Province  
Pupils: 638  
Teachers: 11  
School Enterprise: 3



## **THE SCHOOL CLUB ZAMBIA UK**

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“In 2019 we reached a benchmark in training over 400 children in practical, life-sustaining vocational skills! The impact of this has ranged from children at Chisyabulungu being able to make their own wooden furniture after being taught carpentry skills, to young farmers growing organic produce at home, to pay for their own school fees. The future is exciting when you have been uplifted with the skills to be independent!” Sunny Siakubandu, Zambia Programme Manager.

Photo: Young Carpenters Club 2019



# SELF FINANCING SCHOOLS

## Siansowa Primary School

Siansowa Primary School struggled greatly this year with an inconsistent water supply, over-crowded classrooms and poor examination results, which led to prioritising the needs of this school in our 2020 implementation plan. This has included securing a solar pump for installation in January 2020 to help combat the lack of water when power cuts can last up to 12 hours a day; helping them to purchase 50 additional chickens for their egg layer business to generate more income; providing more training in literacy development and planning a new library and e-learning centre for the school. Much of the school's profit in 2019 was re-invested back into the school businesses and the school is excited about the possibility of expanding the garden and egg business further in early 2020, with the new free source of water at the school.

## Kariba South Primary School

In 2019 Kariba South Primary School celebrated their fifth year of implementing our school-run self-financing model and have now established five enterprises generating over K32,000 in profit a year! These businesses are an egg production enterprise with 100 chickens; an e-learning centre and library; an award-winning tailoring centre; an organic garden and now an agricultural hub shop. The profits made during 2019 enabled the school to start building a 1x3 classroom block to roofing level, setting the school on its path to achieving its long-term dream of providing education to grade 12. We are delighted to announce that the investment in the school has also seen over 90% of students pass their grade 7 exams, which can be compared to an average of below 50% in the district.

# Siamucaala Community School

Siamucaala Community School remains one of our most remote partner schools, which is why we have included them alongside Kariba South in our largest project to date which launched in May 2019, our “Agricultural Hubs for Sustainable Schools Project”. During 2019, we helped the school to expand their garden and plant papaya trees, which has been thriving since we drilled a borehole with a solar pump in 2018. The school, which only has two classrooms for over 200 children from pre-school to grade 7, worked tirelessly throughout the year to bring all of the upfront materials (bricks, sand, crushed stone) needed to build their new agricultural hub shop which will help them raise much needed income during 2020 to build more infrastructure at the school.

## Innovation Ambassadors

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In April 2019, we said goodbye to our incredible Innovation Ambassadors Nchimunya and Laura who worked tirelessly between October 2018 and April 2019 to help Siansowa Primary to expand their chicken business and garden. We were so impressed with their imaginative fundraising ideas that ranged from movie nights and bake sales at the school to sending off lots of funding applications to Trusts and Foundations in the UK! A special thank you to North South Travel, Oakdale Trust and the Ashworth Charitable Trust for giving us grants which enabled the school to build a storeroom, expand their garden to grow more fresh produce for the chickens to eat and buy 50 additional layer chickens.

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# Chisyabulungu Primary School

Chisyabulungu now has the highest enrolment numbers of all of our partner schools, registering over 640 children across only 8 grades (pre-school to grade 7). The school has continued to build on its successes of 2018 when they received the 3<sup>rd</sup> highest examination results in the district and an award from the Ministry of Education for most development in the year. During 2019 the school continued to run their solar carpentry workshop but in light of escalating deforestation rates in Zambia, they also planted 30 more trees around the school garden and continued to look at ways to reduce their timber waste and source wood only from sustainable, non-indigenous sources. In 2019 the school purchased 50 layer chickens to grow their existing egg business from 20 chickens. There is such a high demand in the community for fresh sources of protein, so the school decided to expand their chicken house with the help of long-term supporters from St. Catherine's School in the UK in July. The school garden was also provided with additional shade netting this year which helped increase vegetable production. Just like Kariba South Primary School, Chisyabulungu are using the income made by their businesses to slowly build a 1 x 3 classroom block which will enable them to accommodate Grade 8 from January 2020. Expanding the school has been a dream of the head teacher, Mr Mahonko for several years as so many children do not continue their education after grade 7 in this community.

*School Club Zambia has been working in partnership with Chisyabulungu and the 7 surrounding villages since 2014! During this time, we have seen the school grow from having 2 classrooms and 210 children to 4 classrooms, a carpentry workshops, a new playground, new solar borehole, egg business, organic garden and now over 640 children learning at this rural school!*

## E-Learning equipment for over 800 children!

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In July 2019 we partnered with Mwabu (previously iSchool) and the Addax and Oryx Foundation to deliver teacher training in e-learning technology and donate over 800 ZeduPads (pre-loaded with the primary curriculum) to Siamucaala and Kariba South School. One parent told us "we cannot believe that our children have access to such technology from such a rural location in Zambia!" These schools are the first in the district to be donated the ZeduPads although a lot of schools in Lusaka are now integrating the iSchool teaching methodology into the classroom.



# VOCATIONAL EDUCATION

## TRAINING

### Young Carpenters Club

In 2019, Chisyabulungu Primary School's Young Carpenters Club entered its second year with twenty new children joining the club. We have been so impressed with the quality of the furniture that the children are making, with beds and chairs being their favourite items to make! In 2019 we held a school open day to invite the whole community to see the children's new skills in action and their friends and parents were just as impressed as we were!

*"I struggle academically so I wanted to join the Young Carpenters Club to help me learn how to make furniture if I can't finish school. I now have a part time job helping out a local carpenter after school where I get to practice my skills and make some money which really helps my parents out." Martin, Grade 6*

**Young Carpenters Club**

**Location: Chisyabulungu Primary School, Sinazongwe District**

**Members: 20**

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# Young Farmers Club

SCZ's first vocational education programme is now in its fifth year of operation with 4 schools in Sinazongwe District. Sunny Siabukandu, SCZ's Programme Manager leads the Young Farmers Club and teaches the pupils both theoretical and practical skills of organic farming. In addition to weekly lessons, all the children in YFC were provided with a 4 square garden box and seeds for their homes again during 2019. This gave the students an opportunity to share their new knowledge with their families whilst growing their very own organic vegetables. The Young Farmers have used the money from their gardens this year to help their parents pay for school fees and buy books for school! We are looking forward to rewarding 10 ex-young farmers who have now left the education system but are still out of work, with further training in agriculture during 2020 at Twin Fountains Agricultural College in Kalomo. A condition of this training will be for the students to volunteer their holiday time at their old schools' gardens, as a way to ensure that their knowledge is passed on and inspires current Young Farmers.

### **Location:**

**Siamucaala School, Siansowa Primary School, Chisyabulungu**

**Community School and Kariba South Primary School Members: 40**



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## Happy Layers Club

The Happy Layers club is still running at 3 schools: Kariba South Primary School, Siansowa Primary School and Chisyabulungu Community School. The layer enterprise has been a great success at all 3 schools and the children are responsible for maintaining healthy and happy chickens.

**Location: Kariba South Primary School, Chisyabulungu Primary School and Siansowa Primary School**

**Members: 30 Pupils**

**Pre-School Classroom at Kariba South Primary (interior to be completed during 2020)**



# Investing in the foundation years

**Location:** Kariba South Primary

In 2019 we worked closely with the community and teachers at Kariba South Primary to build the school a new pre-school classroom. This building brings the school's total number of classrooms to 6, for pre-school to grade 9. After building the same structure for Chisyabulungu in 2018, we have seen first-hand the impact of investing in a dedicated space for the youngest children in the school to play and learn away from the older grades. Millions of children around the world leave school every year without the basic foundation in numeracy and literacy skills, which can be most easily developed in the first few years of a child's life. The foundation years are key for a number of reasons, but it is also the time when children learn the routine of school, learn to play with their peers, problem solve and begin to gain confidence in their own sense of self.

Too often in rural Zambia, children enrolled in the education system will receive under 2 hours of classroom time a day, as a lack of space means that teachers must move one class out to be able to cater for the next class of children. A lack of infrastructure limits children's time in the classroom but it also means that teachers cannot decorate the rooms with learning resources that are age appropriate and that enhance the learning process in a visual way.

“In Zambia, only 17% of children currently enrolled in primary education enjoyed any kind of early childhood education. In 2015, we were delighted to receive training from School Club Zambia and the Ministry of Education on how to implement the new pre-school curriculum effectively. However, a lack of space to make lessons engaging for the children really hampered the development. We are so happy to now have our own classroom for the young ones and can't wait to fill it with toys and books for them to play with .” Charity, teacher at Kariba South Primary



## Girls of Sinazongwe

**Location:** Namafulu, Sianokaba, Muchekwa and Chimensello Schools

In 2019, we re-commenced our Girls Education programme to deliver a series of practical and potentially life-saving workshops that will bridge the gap between health workers and school-age girls in the community, many of whom have dropped out of school due to early marriage. In partnership with the Ministry of Health and Ministry of Education, our workshops taught Menstrual Hygiene Management as well sexual reproductive health rights, to increase knowledge on family planning support available in local clinics. These workshops took place over 4 days for up to 40 girls at a time and during 2019 we held 32 workshops for 319 girls over 4 schools. We are so excited that this programme has been introduced to our 4 new partner schools where uptake in clinic services has already increased since the workshops took place.

# Agricultural Hubs for Sustainable Schools Project

**Location:** Kariba South Primary and Siamucaala Community School

In 2019 we were awarded a grant to launch our long-term dream of establishing agricultural hub shops at two of our partner schools in Sinazongwe District. After years of consultations with young rural people, many of whom are out of work, we felt passionate that agriculture could be the path to them obtaining decent and sustainable income for themselves.

Our two agricultural hub shops were built during 2019 and installed with solar panels and solar air conditioning to maintain a regular temperature for the seed stock. Farmers in our communities had reported how they often have to travel over 4 hours to purchase seeds and due to the high temperatures of the Zambezi Valley, the seeds that they purchased were often expired, which meant they had wasted their money before even starting!

Our agricultural hub shops which will officially open in early 2020, will supply drought resistant seeds, climate smart fertiliser, solar technology and hire input tools like motorised ploughs to bring new technology and resources straight into the heart of our communities!

This 3-year project seeks to reduce schools' long-term overheads through the introduction of innovative e-learning technology and by establishing a school-run agri-business, which will improve local farmers access to farming input tools. This project will run until March 2022 by which time we expect to have trained over 3,000 farmers in adaptive strategies whilst providing them with access to farming input tools through our school-run agricultural hub shops.

# Sinazongwe Enterprise Challenge

**Location:** Chisyabulungu, Siamucaala, Siansowa and Kariba South Primary School

**Supporting:** 40 Pupils

Grade 6 pupils from 4 schools were asked to apply to take part in a new School Club Zambia initiative for an inter-school Enterprise Challenge. 10 pupils were selected from each school and in August during their school holidays, they travelled to Maamba to undertake 5 days of training in entrepreneurship and how to run a business. Once term started, they pupils started doing market research within their local community to see what possible business they could start. Once this was completed, the pupils (as a team per school) then completed and presented a business plan to SCZ and was awarded a start up fund to launch their very own small business. The businesses were also assigned a local mentor who will help guide them in their business as well as monthly catch ups with SCZ team. The 4 teams will run their businesses for 7 months in competition against each other. They will not only be judged on how much money they make, but also on how hard they work, how well they work together as a team and how they overcome challenges. The aim of this contest is to not only teach the pupils valuable life long skills, but for them to also gain practical experience on how to run a successful business.

Reaching some of the worlds most vulnerable girls in rural Zambia

## A CASE STUDY

My name is Doreen and I was supposed to go to grade 10 when my mother suddenly passed away. I realised on that day that my academic life was over and I was left with no option but to move to the village. On that day I started a new chapter of my life living with one of my relatives.

A few years later life became very difficult for us and my guardian couldn't afford to keep me anymore, hence I got married at a tender age in the same village. We were fortunate enough that School Club Zambia partnered with Sinakoba Primary School this year and conducted the sexual reproductive health and rights workshops for all the girls from grade 7 to 9. I was so happy to hear that even school dropouts like me, who were under the age of 21, could join the training.

Being married at 15 and having dropped out of school, I had no information regarding reproductive health, nor about developing a career. However, after the workshop my self-esteem and confidence changed such that I am now capable of teaching my peers topics regarding sexual reproductive health and child-rights especially in our village where young people have nowhere to turn to for accurate answers about their bodies. Despite being a victim of early marriage I will fight to change my story by enrolling back into school and look to be a role model in my village. Such information is scarce to find and I really consider myself fortunate for it has changed my mind on what is possible in life.



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# Looking forward to 2020

2019 WAS A FANTASTIC YEAR, HERE ARE A FEW OF THE BIGGER PROJECTS WE ARE PLANNING FOR 2020!

**Launch a new girl-led project targeting 1000 girls and 1000 boys over 24 months**



**Conduct calabash rainwater harvesting training with 60 farmers and build 4 demonstration tanks**



**Launch the organic chicken feed project at Siansowa Primary School**



**Launch 2 agricultural hub shops at Siamucaala Community School and Kariba South Primary School**



**Provide 1 year scholarships for 10 school leavers at Twin Fountains Agricultural College**



**Complete training of 500 girls at Namufulo, Sinakoba, Chimenselo and Muchekwa**



**Complete training of 40 children through the Sinazongwe Enterprise Challenge**



**Install solar pumps at Siansowa and Kariba South School**



**Drill a borehole at Namufulo Primary School**



**Build girls changing blocks and showers at Matambo Primary School**



**Continue vocational education projects in Young Tailors, Young Carpenters and Young Farmers**



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# Acknowledgements

We are incredibly grateful to each of the individuals and organisations who made our work possible in 2019.

Our special thanks this year go to:

**COMMUNITY  
FUNDRAISERS:**

St.Catherine's School and  
Tormead School

**CORPORATE  
PARTNERS:**

The Restaurant Group Plc, OHNE,  
North South Travel and Zongwe  
Farming Enterprises

**TRUSTEES AND  
AMBASSADORS:**

Abeer Itrakjy, Hannah Kerrigan,  
Hesther Levy, John Kirkland, Trish  
Corzine, Neelan Santhirarajah,  
Muftau Ibrahim, Charlene Bangwe  
Chama, Gill Staden, Peter Nel,  
Patrick Malanji and Ralph Green

**INDIVIDUALS:**

Zoe Crimmings, Nick and Rachael  
Ayerst, Sue and Rob Sharp, Kunal  
Amin, Penny Daly, Mary and Richard  
Drage, Gillian Weale, Farah Pollard,  
Laura Sharp, Nchimunya Siamunsila,  
Kate Cochrane, Charlotte Nelson

**TRUSTS AND  
FOUNDATIONS:**

The Generation Foundation; The  
Addax and Oryx Foundation; Zoe  
Carss Trust; Brian Murtagh  
Foundation; Drinking Water  
Foundation; Oakdale Trust;  
Cumber Family Trust; Ashworth  
Charitable Trust



**THE SCHOOL CLUB ZAMBIA UK**  
**Trustees Annual Report and Accounts for the year**  
**ended 31<sup>st</sup> December 2019**

**Financial Review**

At 31st December 2019 the charity had funds totalling £13,343 (2018: £11,525), having raised £171,819 (2018: £65,577) as detailed in the notes to the accounts and spent £168,428 (2018: £75,446) during the year as set out in the notes to the accounts.

**Reserves Policy**

The trustees consider that it is appropriate to hold free reserves amounting to in excess of three months of average expenditure. At 31st December 2019 there were unrestricted reserves of £2,944 (2018: £4,293). However, there was a total of £8,091 in reserves across the UK and Zambian organisation. The trustees believe that a higher level of reserves to be more appropriate to the size and nature of the charity and will therefore look to increase the unrestricted reserves in future years to equate to 3 months of running costs (£12,200).

**Trustee recruitment**

Appointments as Trustees are made from people known to interested in and sympathetic to the charity's purposes. Our recruitment process includes an initial skills audit of existing Trustees to identify gaps. Induction is by careful explanation of the charity's activities, along with supporting material, eg Report and Accounts.

**Risk Management**

The trustees have in place a Risk Management Policy that outlines our approach to managing, monitoring and mitigating risk. The organisational Risk Register is reviewed annually by the board. The Risk Register covers all operations and is not a static document, it is reviewed and updated regularly by The Director of Operations with support from the senior management team members responsible for each risk. When a new and significant risk is added approval is required from the chair and/or treasurer (if a financial risk). In 2019, risks included financial, (such as financial fraud, funding availability and exchange rate fluctuation), operational, environment and external, reputational, safeguarding and child protection abuses, and law and regulation risks.

In addition to the organisational risk register, programme managers are responsible for monitoring, managing and reporting on project risk registers which assess project-based risks. These are then reported to the Director of Operations and discussed at regular project management and reporting meetings.

A key concern for 2020 has been the possible impact of the Coronavirus pandemic both in the UK and in Zambia. The senior management team assessed how this might affect the health and welfare of staff, project delivery, general project operations and fundraised income, and has worked with the board to put in place mechanisms to adapt and develop our operations throughout the crisis to continue to deliver our services. This has included more regular and detailed cash flow and scenario planning as well as implementing project adaptations.

**COVID-19**

The Trustees consider that the impact of COVID-19 on its current and future activities could be significant as fundraising is likely to become more difficult. There is also a danger that Zambia will suffer significant loss of life and economic damage if the virus takes hold there. However, the charity continues to operate its existing programmes, and its reserves are adequate for these. The Trustees consider that COVID-19 is an ongoing concern. Future activity may be curtailed and will therefore be continuously monitored by the Board of Trustees.

**Responsibilities of the Trustees**

Charity law requires the trustees to prepare financial statements for each financial period, which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are prudent and reasonable;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the trustees



John Kirkland  
Trustee

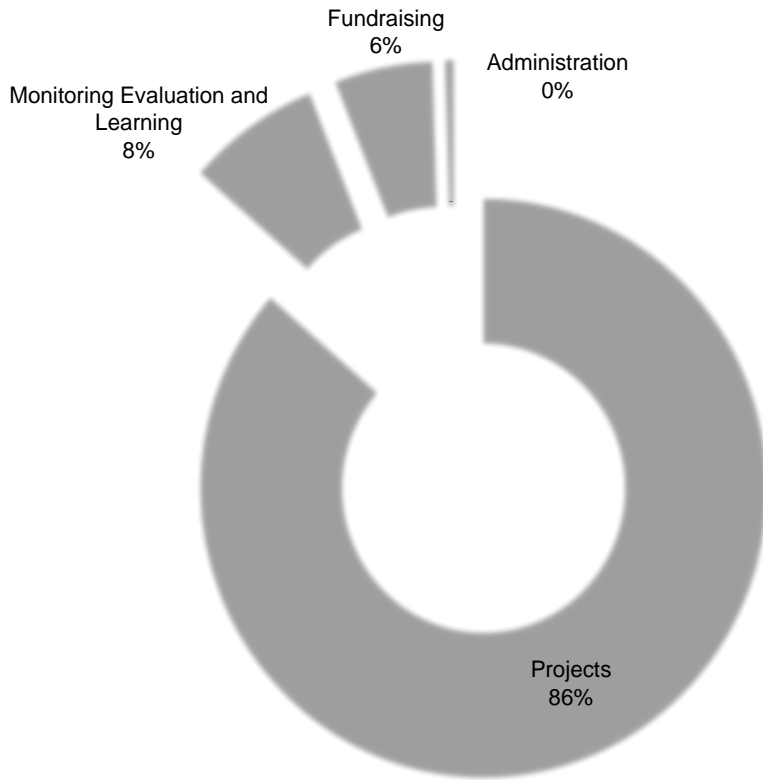


Hannah Kerrigan  
Trustee

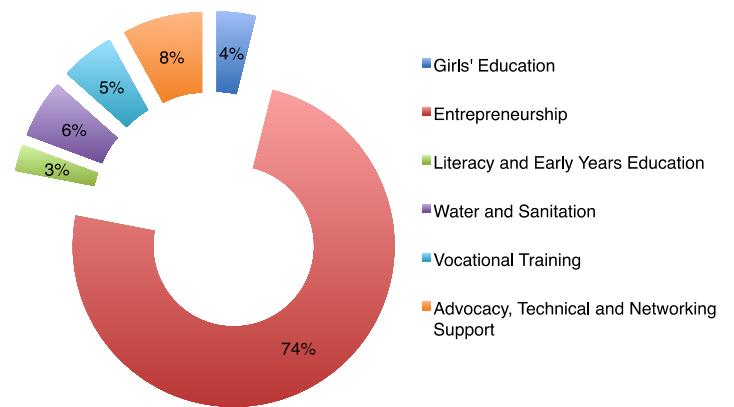
Date: 15/11/2020

**THE SCHOOL CLUB ZAMBIA UK**  
**Trustees Annual Report and Accounts for the year ended 31<sup>st</sup> December 2019**

**2019 Expenditure**

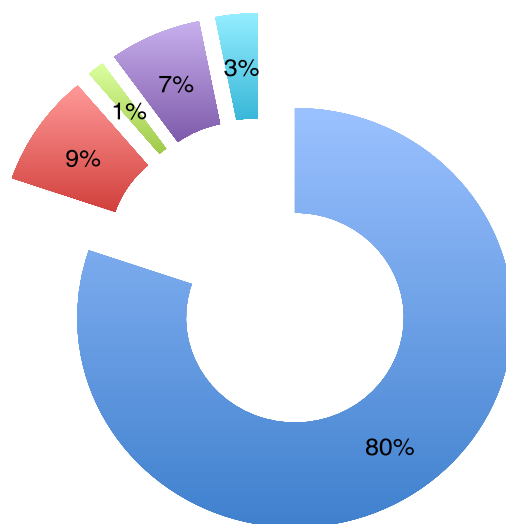


**Project activities**



**2019 Income**

- Trusts and Foundations
- UK Corporations
- Monthly individual donors
- UK Schools
- Events and Trade



**THE SCHOOL CLUB ZAMBIA UK****Independent Examiner's Report to the Trustees of The School Club Zambia**

I report to the Trustees on my examination of the accounts of the charity for the year ended 31<sup>st</sup> December 2019, which are set out on pages 28 to 37.

This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

**Responsibilities and basis of report**

As the Trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the 2011 Act").

I report in respect of my examination of the CIO's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

I have completed my examination. I can confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Keith Stephenson, FCMA, MA, MBA 25B Montpelier Road, London W5 2QT

*Keith Stephenson*

Date: 15/11/20

**THE SCHOOL CLUB ZAMBIA UK**
**Trustees Annual Report and Accounts for the year ended 31<sup>st</sup> December 2019**
**Statement of Financial Activities  
For the year ended 31<sup>st</sup> December 2019**

		<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2019 £</b>	<b>Total Fund 2018 £</b>
<b>Income and endowments from</b>					
Donations and legacies	3	24,535	142,000	166,535	55,725
Other trading activities	4	5,285	-	5,285	9,839
Investments	5	-	-	-	13
<b>Total</b>		<b>29,819</b>	<b>142,000</b>	<b>171,819</b>	<b>65,577</b>
<b>Expenditure on</b>					
Charitable activities	6	18,086	137,575	155,661	63,589
Raising funds	7	12,768	-	12,768	11,857
<b>Total</b>		<b>30,853</b>	<b>137,575</b>	<b>168,428</b>	<b>75,446</b>
Net income / expenditure		-1,034	4,425	3,391	-9,869
<b>Reconciliation of funds</b>					
Total funds brought forward		4,293	7,232	11,525	20,952
Exchange gains / losses		-315	-1,258	-1,573	442
<b>Total funds carried forward</b>		<b>2,944</b>	<b>10,399</b>	<b>13,343</b>	<b>11,525</b>

All income and expenditure derive from continuing activities.

The notes on pages 32 to 37 form part of these accounts

**THE SCHOOL CLUB ZAMBIA UK**  
**Trustees Annual Report and Accounts for the year ended 31<sup>st</sup> December 2019**

**Balance Sheet**  
**As at 31<sup>st</sup> December 2019**

		<b>2019</b>		<b>2018</b>	
		£	£	£	£
<b>Fixed Assets</b>					
Tangible Assets	10		-		3,737
<b>Total fixed assets</b>			-		3,737
<b>Current assets:</b>					
Cash at bank and in hand		13,343		9,283	
<b>Total current assets</b>		13,343		9,283	
<b>Liabilities:</b>					
Creditors: amounts falling due within 12 months 11			-	1,495	
<b>Net current assets</b>			13,343		7,788
<b>Total assets less current liabilities</b>			13,343		11,525
<b>The funds of the charity</b>					
Restricted income funds	12		10,399		7,232
Unrestricted funds	12		2,944		4,293
			13,343		11,525

The financial statements have been prepared in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015).

The accounts were approved by the trustees and signed on their behalf by:



John Kirkland  
Trustee



Hannah Kerrigan  
Trustee

Date: 15/11/2020



**THE SCHOOL CLUB ZAMBIA UK**  
**Trustees Annual Report and Accounts for the year ended 31<sup>st</sup> December 2019**

**Notes to the accounts**

**1 Accounting policies**

In preparing the accounts the following accounting policies have been complied with:

- a) The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (August 2014) and the Charities Act 2011 on the basis that the charity is a public benefit entity.
- b) Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.
- c) Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.
- d) Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.
- e) All income and endowments are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:
  - i) Donations and legacies are received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants, where entitlement is conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
  - ii) Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.
  - iii) Income and endowments from investments are included when receivable.
  - iv) Income and endowments from charitable activities, where related to performance and specific deliverables, are accounted for when the charity earns the right to consideration by its performance.
- f) Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:
  - i) Expenditure on raising funds comprises costs associated with attracting voluntary income, including costs of trading for fundraising purposes and the use of a professional fundraiser.
  - ii) Expenditure on charitable activities comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. Also included are those costs associated with meeting the constitutional and statutory requirements of the charity and include the costs linked to the strategic management of the charity.
  - iii) All costs are allocated between the expenditure categories of the statement of financial activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis as set out in the notes.
  - g) The Trustees have assessed the use of going concern and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern including the impact of COVID-19. The Trustees have made this assessment for a period of at least one year from the date of the approval of these financial statements. The Trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The

charity therefore continues to adopt the going concern basis in preparing these financial statement

## 2 Taxation

The charity is exempt from taxation on its income and gains where they are applied for charitable purposes. Irrecoverable VAT is included in the cost of the goods or services on which it was charged.

## THE SCHOOL CLUB ZAMBIA UK

### Trustees Annual Report and Accounts for the year ended 31<sup>st</sup> December 2019

#### Notes to the accounts (Continued)

#### 3. Income and endowments from donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total funds 2019 £	Total funds 2018 £
Trusts, foundations and institutional donations	5,470	132,523	137,993	24,825
UK Corporate partnerships	14,838	-	14,838	14,803
Zambian Corporate partnerships			-	1,826
Regular individual giving	2,131	-	2,131	3,763
One-off individual giving	356	-	356	1,436
UK Schools	1,740	9,477	11,217	5,453
Child sponsorship			-	3,619
<b>Total</b>	<b>24,535</b>	<b>142,000</b>	<b>166,535</b>	<b>55,725</b>

#### 4. Income and endowments from other trading activities

	Unrestricted Funds £	Restricted Funds £	Total funds 2019 £	Total funds 2018 £
Events and trade	5,285	-	5,285	9,839

#### 5. Income and endowments from Investment

	Unrestricted Funds £	Restricted Funds £	Total funds 2019 £	Total funds 2018 £
Bank interest	-	-	-	13

**THE SCHOOL CLUB ZAMBIA UK**  
**Trustees Annual Report and Accounts for the year ended 31<sup>st</sup> December 2019**

**Notes to the accounts (Continued)**

**6. Expenditure on: Charitable activities**

	Unrestricted Funds £	Restricted Funds £	Total funds 2019 £	Total funds 2018 £
Chisyabulungu Community School	-	9,475	9,475	22,190
Girls Education Programme	-	10,300	10,300	424
Kariba South Primary	16	2,765	2,781	3,722
Literacy Development Programme	-	-	-	220
Siamucaala Community School	-	1,763	1,763	9,105
Siansowa Primary	-	1,380	1,380	1,800
Young Farmers Programme	-	7,910	7,910	4,303
Agricultural Hub Shops for Sustainable Schools	-	78,344	78,344	-
Enterprise Challenge	-	5,463	5,463	
Technical Support to School Enterprise Committees	4,441	-	4,441	2,000
Project Delivery: Monitoring, Learning and Evaluation	6,668	6,668	13,336	5,426
Programme Support: Staff Costs in Zambia	6,961	3,185	10,146	9,497
Accountancy fees			-	765
Employee costs			-	1,840
Staff accommodation			-	362
Depreciation			-	1,935
Vehicle purchase		6,834	6,834	
Asset transfer		3,488	3,488	
<b>Total</b>	<b>18,086</b>	<b>137,575</b>	<b>155,661</b>	<b>63,589</b>

**7 Expenditure on: Raising funds**

	Unrestricted Funds £	Restricted Funds £	Total funds 2019 £	Total funds 2018 £
Events	2,116	-	2,116	1,629
Trusts and Foundations	5,752	-	5,752	5,635
Corporate Partnerships	4,093	-	4,093	3,162
Other	807	-	807	1,431
<b>Total</b>	<b>12,768</b>	<b>-</b>	<b>12,768</b>	<b>11,857</b>

**8 Trustee and employee information**

a) Trustee information

No trustee received remuneration or was reimbursed expenses during the year.

b) Employee Information

There were three UK employees	£
Salaries and wages	23,218
National Insurance	341
Pension	330
Medical	283
<b>Total</b>	<b>24,172</b>

**THE SCHOOL CLUB ZAMBIA UK**  
**Trustees Annual Report and Accounts for the year ended 31<sup>st</sup> December 2019**

**Notes to the accounts (Continued)**

**9. Comparatives for the Statement of Financial Activities**

	Unrestricted Funds	Restricted Funds	Total funds 2018
	£	£	£
<b>Income and Endowments from:</b>			
Donations and Legacies	25,894	29,831	55,725
Other trading activities	6,484	3,355	9,839
Investments	13		13
<b>Total</b>	<b>32,391</b>	<b>33,186</b>	<b>65,577</b>
<b>Expenditure on:</b>			
Charitable activities	20,183	43,406	63,589
Raising funds	11,857		11,857
<b>Total</b>	<b>32,040</b>	<b>43,406</b>	<b>75,446</b>

**10. Fixed assets**

	Motor vehicles	Furniture fittings & equipment	Volunteer accommodation	Total
	£	£	£	£
<b>Cost</b>				
At 1 January 2019	994	7,595	3,488	12,077
Transfer	-994	-7,595	-3,488	-12,077
At 31 December 2019	-	-	-	-
<b>Depreciation</b>				
At 1 January 2019	746	7,594	-	8,340
Transfer	-746	-7,594	-	-8,340
At 31 December 2019	-	-	-	-
<b>Net Book Value</b>				
At 1 January 2019	248	1	3,488	3,737
Net Transfer	-248	-1	-3,488	-3,737
At 31 December 2019	-	-	-	-

All assets are owned by the Zambian partner NGO The School Club Zambia.

**11. Creditors: Amounts falling due within one year**

	2019	2018
	£	£
Interest free loan	-	730
Other creditors and accruals	-	<u>765</u>
	-	<u>1,495</u>

**THE SCHOOL CLUB ZAMBIA UK**  
**Trustees Annual Report and Accounts for the year ended 31<sup>st</sup> December 2019**

**Notes to the accounts (Continued)**

**12. Analysis of net assets between funds**

	2019	2018
	£	£
Restricted funds		
Fixed assets	-	526
Current assets	10,399	6,706
Unrestricted funds		
Fixed assets	-	3,211
Current assets	2,944	1,082
	13,343	11,525

**13. Related Parties**

The charity does not have any related parties, however, as explained in the Trustees Annual Report, it works closely with a Zambian registered NGO The School Club Zambia to achieve its objectives.

**14. Controlling Parties**

The charity is controlled by the trustees.

**15. Other Information**

The charity is an unincorporated charity with its registered office at 103 Victoria Road, London, N22 7XG.